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## MY PERSONAL FINANCES.\*

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By his political enemies, General Garfield was accused of complicity in the Credit Mobilier fraud, and with profiting largely by lending his influence to other illegal transactions. It was conceived that a statement from him of his financial condition would be the best answer to these charges: therefore questions were asked of him that drew out the statement which follows, from which it appears that at the close of nearly twenty years of public life he was a comparatively poor man, and not a millionaire like some of his fellow members of Congress who had "served their country" for no longer a time, and had enjoyed no greater opportunities for honest accumulation.

EDMUND KIRKE.

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By 1857 I was out of debt for college expenses, and even with the world. At the time of my marriage—November 11th, 1858—I had accumulated about twelve hundred dollars,—the result of my salary and of lecturing before some literary associations. We lived very economically and frugally, and—still continuing to teach and lecture—I was worth when I went into the army, in July, 1861, about three thousand dollars.

After about a year's service in the army I returned home deadlly sick, and, when sufficiently recovered, went on to Washington to serve on the Fitz John Porter court-martial. On my return home I was assigned to Rosecrans, who then commanded the army of the Cumberland. I was at home only one day and two nights, but during that time I bought the house at Hiram, for which I paid \$1,200. While I was away with Rosecrans at this time my wife built an addition to the Hiram house, at a cost of a thousand dollars. When I returned from the war, in December, 1863, I was worth this house, costing \$2,200, and nearly \$3,000 besides; that is, while in the army I had saved about \$2,000.

I had, when I went into the war, a wife and one child,—the

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\* Autobiographical notes furnished by the late President Garfield to Edmund Kirke as materials for a life.

child that died. I left her grave-side the day I buried her, and started for Washington to take my seat in Congress. Just before she died our oldest son, now living, had been born. He is my boy Harry. At the time I went into Congress I was worth, as I have said, about three thousand dollars. If they propose to discuss the question of honesty, here is a point. During my army life, as the Chief of Rosecrans's staff, I was asked twenty times in a day to grant permits to go through the lines and trade in cotton. By doing this I could have made myself rich; and yet I came out of my two and a half years' service, having saved, in all that time, only two thousand,—and my pay as brigadier had been three thousand a year, and for the last few months, as Major-General, five thousand. I had to pay for my own horse and uniform, though we have some few allowances. I had, of course, to live like a gentleman and to support my family, but neither my wife nor I spent money needlessly.

I served in the army up to the 5th of December, 1863, resigned one day, and took my seat in Congress the next. I had not even time, coming direct from the field as I did with dispatches, to get a suit of civilian's clothes. I delivered my dispatches to Lincoln and Halleck from Rosecrans, went over the ground with them, and then took my seat in the House. I stayed in Washington alone the first winter, leaving my wife and our little Harry at Hiram. When I got home from that session, and we were sitting together in our little parlor, my wife slipped into my hand a little memorandum that she had made. In it she had figured out that we had been married four years and three-quarters, and had lived together only twenty weeks. I had been two winters in the Ohio Legislature, two years and a half in the army, and one winter in Washington.

Then I said to myself, "If I am to be in public life I have to determine at once whether I shall live in a state of practical divorce from my family,—as most public men do, leaving their wives and children to grow apart from them in experience, culture, and knowledge of the world,—or whether we shall make it a matter of yoke-fellow life together. I then resolved that I would never again go to a session of Congress in Washington without my family. The second winter I went on ahead and rented rooms, and they came on and we boarded together. We had, I think, a couple of rooms for a hundred dollars a month, with additional

for board—war prices. We found that unsatisfactory, and the next winter I hired a furnished house for two hundred dollars a month, and we set up housekeeping. We had then two children—Harry and Jimmy. We occupied that house two years.

We lived in rented houses until 1869, keeping house in Washington during the sessions, then breaking up, and moving back to Hiram in the spring. We moved twice a year for sixteen years. But I have kept my family with me all the time, and, so long as we have kept house, my mother. She was not with us while we were boarding, for then we could not make it comfortable for her. As soon as I commenced renting houses, so I had a home of my own, I took her with me.

This ran along till May, 1869, when I made an estimate, and found that I had paid out about six thousand dollars for rent up to that time. Major Swaim, who had been my Chief of Staff, was then on duty in Washington, and he said to me: "Build yourself a house; I will lend you enough money to pull you through, and take a mortgage as security." He is a man of some means. The Campbell will case, which I had just tried, had brought me in a fee of thirty-five hundred dollars, and by borrowing about sixty-five hundred from Swaim, I built my house in Washington. It cost about ten thousand, and I mortgaged it to Swaim for all it cost over my thirty-five hundred. Years afterwards I made some additions to it, which increased its value; and I also bought an additional lot. I moved into that house in the winter of 1869.

Now, right here is a point on that Credit Mobilier business. At the very time I was borrowing that money of Swaim to build my house, those people say there were three to four thousand dollars in dividends standing to my credit on Ames's books, which I had not called for. That could not very well have been without my knowing it; and does any man of ordinary common sense borrow money when he has it in bank, or in his pocket?

As our family grew, our little house at Hiram became too small for us, and about 1872, instead of coming up here, and being overcrowded, we took quarters at Ocean Grove. We rented a cottage and spent the summer there. When I came here the next year, I found that a company of gentlemen were about starting a summer club up on Little Mountain. They invited me to join them, and I bought a share for a thousand dollars, and put up a little cottage that cost me about \$300—just a cheap shell. We

spent three summers there, I think, and during that time I sold my house in Hiram to Hinsdale, now the president of the college. I got a little less than the house had cost me, but not much—the loss was trifling.

While on Little Mountain, looking around and riding about, my love of farm life came back to me, and I said to myself, “I must either go tossing about in summer at watering places, at a heavy expense, or I must get some place where my boys can learn to work, and where I can myself have some exercise,—touch the earth and get some strength and magnetism from it. I saw this farm [at Mentor, Ohio], for sale, and late in the fall of 1876, just as I was about setting out for Washington, I bought it on five or six years’ time.

Question. Had you in the meanwhile paid the mortgage on your Washington house?

Not entirely. I made small payments from time to time, and within the last year,—soon after I tried a heavy railroad suit in Alabama, for which I got five thousand dollars,—I finished paying for it,—that is, I made so much of a payment that Swain released the mortgage, though I still owe him about fifteen hundred dollars.

Now, coming back to this Mentor house. I bought this place in 1876—118 acres for one hundred and fifteen dollars an acre, and subsequently I bought 40 acres adjoining at a hundred dollars an acre, because the owner had a right of way, that was an annoyance. For both of these places I gave my notes, secured by mortgage, paying five thousand dollars down on one, and one thousand on the other. In my first insurance case, where I was associated with Curtis, I was paid fifteen hundred dollars, and in the second case I got thirty-five hundred, just before I made the purchase on this larger tract,—those two amounts made the five thousand payment. I have been paying for the place along in installments, according to the contract, which was that it should be paid for from time to time during five years. The mortgage still stands against it uncanceled, but as I have paid I have taken up the notes. Then I spent about four thousand on the house and grounds. This was an old house, only a story and a half high. I have lifted it up to two stories, and I have repaired the fences, and put the farm generally into good order. I suppose that I have an equity here of about \$10,000, another \$10,000 in my Washington house, and, say, about \$5,000 in my library and outside

traps, so that I may prudently say I am worth about \$25,000—the result of all of twenty-five years reasonably hard work.

I have a pretty valuable library. Outside of documents which have come to me from Congress, and have cost me nothing, I have about three thousand volumes of picked books, among them a complete set of U. S. Supreme Court Reports, worth of themselves five hundred dollars. The result of the whole is, as near as I can get at it, that my salary has just about supported my family, and that all the property I have has been the result of my legal practice, and of one or two small outside operations.

My legal practice has been my principal resource for accumulation. But that has not been regular—it has varied much in different years, being some years not over a thousand dollars, and in others running up as high as seven and eight thousand. During my first years in Congress my family was small, and I not only lived within my salary, but saved a little every year. Subsequently, as my family grew larger, it just about consumed the whole of my salary.

My salary for the first two or three Congresses was \$3,000, then it was raised to \$5,000, and, temporarily, to \$7,500—but that increase I declined to take, and covered it back into the Treasury. I ought to say that for my first year in Congress I received only \$750, for the reason that for the first nine months of that year I was in the field, and drawing pay as a brigadier-general. I did just as much service in Congress as anybody else; but there was a question whether one could rightfully draw two salaries, so I solved the doubt for myself, and drew pay for only the actual time that I served in Congress.

Now, as to my outside operations. They have been very small, and are scarcely worth mentioning; but while we are on this subject I may as well tell you the whole. In 1865, during one of my vacations, I took an interest with a few gentlemen in some oil lands in Pennsylvania, out of which I realized a certain sum, I have forgotten what, but I got in payment some western lands, which I held for some time, selling portions of them along from time to time. Those sales helped my payments on my Washington house. Then, some years ago, I bought a little stock in one of the Bonanza silver mines. I held the stock for a couple of years, and then sold it, making something upon it—not much. And about 1865 I bought 320 acres of land near Iowa City. That I held

about ten years, when I sold it, making about fifty per cent. These all were small matters, but they helped to meet my Washington house payments. As a general thing I have kept out of speculations. I have no taste for that sort of transaction. I think this is about the whole of my financial history.

JAMES A. GARFIELD.